



**ONE CARD
POLICY**

2017



One Card Policy

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One Card Policy

INTRODUCTION

What is a One Card?

The City of Anacortes One Card is a commercial credit card to be used specifically for purchasing goods and services for the City. The One Card is confined to official use only and must never be used for personal expenditures.

The City of Anacortes One Card Program is designed to:

- expand purchasing options
- reduce the risk of unauthorized purchases
- generate revenue for the City of Anacortes through a rebate
- reduce the use of petty cash funds
- streamline the small dollar purchasing process by making it simpler and faster
- reduce the number of requests for special checks
- reduce paperwork, transactions and checks associated with standard purchasing and payments
- eliminate the need to use personal funds
- allow for some purchases under emergency conditions with approval

Department Heads will identify employees eligible for a One Card, to be determined based on the follows factors:

- What type of purchases will the department be making with the One Cards?
- What are the needs within a department?
- Who will be purchasers and who will be reconcilers in a department?
- When the One Card is used, is there a fee attached to using the card?
- Who is responsible for the allocation of the appropriate purchase limits, BARS & Job Cost coding for each purchase?

How to get a One Card

A Department Director/Manager will make the assessment of who receives a One Card by determining the purchasing needs within their department. The Department Director/Manager will notify the One Card Administrator by email of the name of the employee and the purchase limits.

All employees of the City of Anacortes must attend a One Card training session conducted by the Finance Department before receiving their One Card. The training session will be held at regular intervals based on need. Contact the One Card Administrator by email for questions about the One Card program.

INTRODUCTION



One Card Policy

Agreement to Accept the U.S. Bank One Card

The Agreement to Accept the U.S. Bank One Card will contain the terms and conditions required of the cardholder. The One Card is to be used only for official City of Anacortes purchases as authorized by this policy. Under no circumstances shall personal purchases be charged to the City's One Card, even if the intent is to reimburse the City for such charges. Although the card is issued to a specific employee, it remains City property and may be rescinded at any time.



One Card Policy

ONE CARD ROLES

One Card Roles and Responsibilities

There are four roles within the One Card process. They are the cardholder, reconciler, approver and One Card administrator. The duties and responsibilities of each role are listed below.

Cardholder	<ul style="list-style-type: none">▪ Purchasing (City of Anacortes authorized expenses ONLY!)▪ Maintain proof of purchases▪ Review monthly statements in a timely manner
Reconciler	<ul style="list-style-type: none">▪ Complete imported invoices in EDEN▪ Approve at Level 1▪ Monthly Statement Reconciliation
Department Director/ Manager	<ul style="list-style-type: none">▪ Verify that purchases are for business purposes▪ Verify that GL Account coding is correct▪ Approve invoices in EDEN
One Card Administrator	<ul style="list-style-type: none">▪ One Card program administration▪ One Card Training and Development▪ US Bank Liaison



One Card Policy

ONE CARD ROLES

Cardholders: The card users are responsible for appropriate purchases, obtaining sufficient documentation for purchases and performing the first level of transaction review of their One Card purchasing accounts.

Responsibilities:

- Attend a One Card training session.
- Review and understand the City's purchase policies and procedures for purchasing goods and services.
- Make only appropriate purchases.
- Maintain all supporting documentation (receipts/confirmations for each transaction).
- Provide your department reconciler with all the necessary documentation to edit transactions in EDEN.
- Cardholder and Reconciler may be same individual.
- Surrender One Card and all related documentation upon separation from employment, or as required by the Finance Department or Department Manager.

Reconcilers: Are responsible for collecting cardholders' supporting documentation at the end of each transaction period. They will reconcile cardholder One Card purchases as determined by the Manager. This includes ensuring each transaction has the correct scanned supporting documentation attached and the correct BARS number listed on the statement. They will work directly with the accounts payable team.

Responsibilities:

- Attend a One Card training session.
- Review and understand the City's purchasing policies and procedures for purchasing goods and services.
- Develop procedures within their department for managing and gathering all data pertaining to a One Card purchase.
- Collect all supporting documentation for all cardholders within your department.
- Help manage those individual accounts where computer access is not available.
- Edit and finalize invoices in EDEN (adjust and/or verify invoice number, description, cost, tax calculation, BARS numbers, attach scanned receipts).
- Approve at Level 1
- Print monthly transaction list for all card users who do not have online access.
- Reconcile all monthly charges for each card holder to the US Bank statement and verify supporting documentation is attached by the end of the last business day of the month.



One Card Policy

ONE CARD ROLES

Department Director/Manager: Is responsible for expenditures by cardholders within their department, and is ultimately responsible for the management and success of the One Card Program in their Department. The Department Director or delegated Manager will have the final approval of all One Card purchases for their department.

Responsibilities:

- Attend a One Card training session.
- Review and understand the City's purchasing policies and procedures for purchasing goods and services.
- Makes determination of who should have a One Card within their department.
- Provides the authorizing signature for each One Card Agreement to Accept the U.S. Bank One Card form.
- Delegate One Card roles and responsibilities for the department.
- Establish internal procedures and identify One Card responsibilities for participating department individuals.
- Approves all card charges in EDEN for purchases and proper G/L accounting in concurrence with the AP invoice approval deadlines.
- Confirms purchased items are received and used for City of Anacortes business purposes only.
- Ensure that all One Card purchases comply with Council-approved budget allocations.
- Ensure that contract payments are properly coordinated with the Contract Specialist.

One Card Administrator: The One Card Administrator oversees and manages the One Card program for the City of Anacortes. They are responsible for program functions and training of the One Card process and working directly with US Bank.

Responsibilities:

- Maintain and establish guidelines/training for One Card program.
- Establish the policies and procedures for the One Card process.
- Maintain all One Card user agreement forms.
- Track and maintain an inventory of all One Cards held by City employees or officials.
- Request all new One Cards through US Bank.
- Maintain all cardholder information through the US Bank online program.
- Upon request from a Department Director, this individual will make a change to a cardholder's monthly or individual transaction limit.



One Card Policy

ACCOUNTABILITY, ETHICS & CONTROLS

Purchasing Ethics

As a public employee, you are responsible for following the City of Anacortes and State of Washington's ethics rules. Do not conduct any business with members of your family or with businesses with which you have a financial interest. Any questions about this should be directed to your supervisor or department director/manager.

Purchasing Ordinance and Rules

Normal requirements (when applicable) for written quotes, competitive bidding, waiver justification, dollar limits, necessary approvals, etc., cannot be circumvented by use of a One Card. The One Card does not relieve City employees from prudent expenditure of City funds and obtaining the best value for goods and services. Employees must comply with the City's purchasing policy and budget allocations in Council-approved budget when making One Card purchases.

Split Purchasing

Splitting purchases to circumvent transaction limits are prohibited. A split purchase is defined as multiple transactions with the same vendor for a single purchase on the same date when the combined purchase exceeds the single transaction limit on a card. Contact the One Card Administrator if you require a temporary change to One Card single purchase limits.

Agreement Signatures

Employees may not enter into any contracts on behalf of the City with suppliers. If the supplier requires a standard form to be signed, send the agreement to the Finance Department for review. Supplier agreements protect their interests, and may need to be revised in order to protect the City.

Employee Transfers

An employee who has an existing card and transfers to another City position under a different supervisor requires an updated Agreement to Accept the U.S. Bank One Card. The Department/Manager will also need to email the One Card Administer with new card limits for the user. It is not necessary to reissue new cards for transferring employees.

Accountability & Controls

The One Card Program empowers departments and their personnel to purchase and pay for certain goods and services quickly and easily. Within the general constraints of the policy, departments have discretion to determine who is assigned cards and the level of authority given to individual employees.



One Card Policy

ACCOUNTABILITY, ETHICS & CONTROLS

Accountability for proper oversight, establishing internal controls, assuring compliance by employees, and maintaining necessary records and documentation of One Card activity are primarily department responsibilities.

Cardholders, designated One Card approvers and Department Directors/Managers are responsible for the proper safeguarding of the card and ensuring its proper use, including appropriate and timely review/approval of transactions and payments, reconciliation of statements, maintenance of records and documentation, and compliance with the One Card Policy. Department Directors/Managers should establish appropriate internal control and monitoring procedures that provide for review of a cardholder's transactions, proper receiving of goods ordered and periodic review of overall One Card program activity for their department. Each department's internal procedures may vary, but must comply with all City policies.

Purchasing Obstacles

When making a purchase, there are procedures to keep in mind.

- Know your 3 digit PIN on the back of your card.
- When asked for an address by a merchant, always provide them with the City of Anacortes's mailing address of PO Box 547, Anacortes, WA 98221.
- When asked for a zip code at point of purchase, use 98221.
- If a purchase is declined, call U.S. Bank on the phone number listed on the back of the card. If that does not resolve the issue, contact the One Card Administrator by phone or email.

Lost, Stolen or Cancelled Cards

The cardholder is responsible for all transactions until the One Card is reported compromised, lost or stolen. It is therefore paramount that the cardholder **immediately** report fraudulent charges, lost or stolen cards to **both US Bank at 1-800-344-5696** and the Finance Department. To cancel a card, contact the One Card Administrator in the Finance Department.



A Sample of items that can be purchased with a One Card

Advertising
Books or manuals
Conference services/registrations
Event planning
Express mail
Mat cleaning
Materials and supplies
Memberships
Office Supplies
Postage
Printing/Copying services
Professional licenses
Registrations
Software *(must have IT approval before purchasing)*
Safety boots as provided by any collective bargaining agreement
Tools
Training

Travel expenses *(in conjunction with the Travel Authorization)*

- Conference registration
- Airfare
- Food *(in accordance with the Travel Policy)*
- Lodging
- Room rental for meetings
- Required transportation *(i.e. rental cars, taxi, bus, shuttle)*
- Fuel *(only if you cannot use a "Pacific Pride" card)*
- Parking
- Tolls and ferries

A Sample of items that must not be purchased with a One Card

Alcohol
Entertainment or personal expenses
Contract payments (all payments for goods or service contracts are processed by the Contract Specialist)

All listed permissible travel must be in accordance with the [City of Anacortes Travel Policy](#).



One Card Policy

ACCOUNTABILITY, ETHICS & CONTROLS

When a receipt of any type is lost, a One Card Affidavit (see Appendix B) needs to be completed by the cardholder and signed by a Manager and One Card Administrator. The affidavit form can be found on the Intranet under Finance.

Employees must be sensitive to public expectations regarding the use of public funds and employees are expected to use good judgment when conducting City business. Improper use will result in card privileges being revoked.



Modifying One Card Transaction Limits or Defaults

All requests for increasing single or monthly transaction limits need to be approved by a Department Director and Finance Director and then emailed to the One Card Administrator.

- **Temporary monthly limit increases** – requires written approval of a Director/Manager and Finance Director. This can be accomplished by an email request from the Department Director/Manager and Finance Director and is forwarded to the One Card Administrator.
- **Temporary single transaction limit increase** - requires written approval of a Director/Manager and Finance Director. This can be accomplished by an email request from the Department Director/Manager and Finance Director and is forwarded to the One Card Administrator.
- **Permanent monthly or single transaction limit increases** – requires written approval of a Director/Manager and Finance Director. This can be accomplished by an email request from the Department Director/Manager and Finance Director and is forwarded to the One Card Administrator.
- **Changing employee profile information** can be accomplished by emailing the One Card Administrator with the information request.



One Card Policy

MISUSE OF ONE CARD

Card Misuse

Since the card is issued in the cardholder's name, all purchases are assumed to be made by the cardholder. The cardholder is responsible for the safekeeping of the card and its proper usage. The cardholder is accountable for the expenditures and use of City funds. The cardholder is liable for any purchases made in violation of this policy and for their fraudulent use of the One Card. Misuse of the One Card will result in the cancellation of the One Card and may be grounds for disciplinary action, up to and including termination with funds to be deducted from employee's final paycheck. The One Card Administrator has final authority for revoking an employee's card. By accepting a One Card, employee acknowledges that he or she has read and received City's One Card Policy and all other relevant policies, and agrees to comply with all such policies. Employee has a duty to regularly monitor use of their One Card and to immediately report any irregularities, improper purchases, lost or stolen cards, or account errors to the One Card Administrator in the Finance Department.

Cardholder Misuse includes:

- Personal purchases
- Allowing others to use an individual card or using someone else's card
- Using card in violation of policies, directives or procedures
- Allowing improper charges to go undetected or unresolved
- Using card to make purchases through a merchant that may constitute a conflict of interest (ethics violation)
- Repeated incidents of missing receipts, disputed charges, lost or stolen cards
- Splitting charges
- Delivery of goods to location other than City work station
- Failure to maintain necessary documentation of card transactions and purchases
- Failure to submit documentation in a timely manner for transaction approvals
- Failure to properly and promptly review and reconcile transactions prior to payment
- Using card to circumvent other City ordinances, policies, rules or procedures



One Card Policy

RECONCILIATION PROCESS

Recordkeeping:

Finance does not require you to save your original receipt or invoice after it has been attached. However, you should keep original documents until the monthly statement has been reconciled. Furthermore, you may wish to keep documents as long as you think there is a possibility that you may have to return the item. **Receiving cash or checks to resolve a return credit is prohibited. The vendor must credit your purchase card.**

- **Supporting Documentation** – includes a receipt or confirmation for each transaction listed on the US Bank online statement, identifying the last four digits of the One Card charged. Examples include:
 - Itemized Receipts
 - Invoices (no quotes)
 - Itemized Email receipts or confirmations
 - A copy of the “Travel Authorization Request” form needs to be attached for registration and travel receipts
 - Itemized Meal receipts

Lost Receipt:

An “Affidavit of Lost or Destroyed Receipt” needs to be completed by the cardholder and signed by a Manager and One Card Administrator (or Accounts Payable Delegate) for any lost or stolen receipt. Multiple lost receipts will result in cancellation of the One Card and disciplinary action. The affidavit form is available on Intranet, under the Finance department. See Appendix B for sample of form.

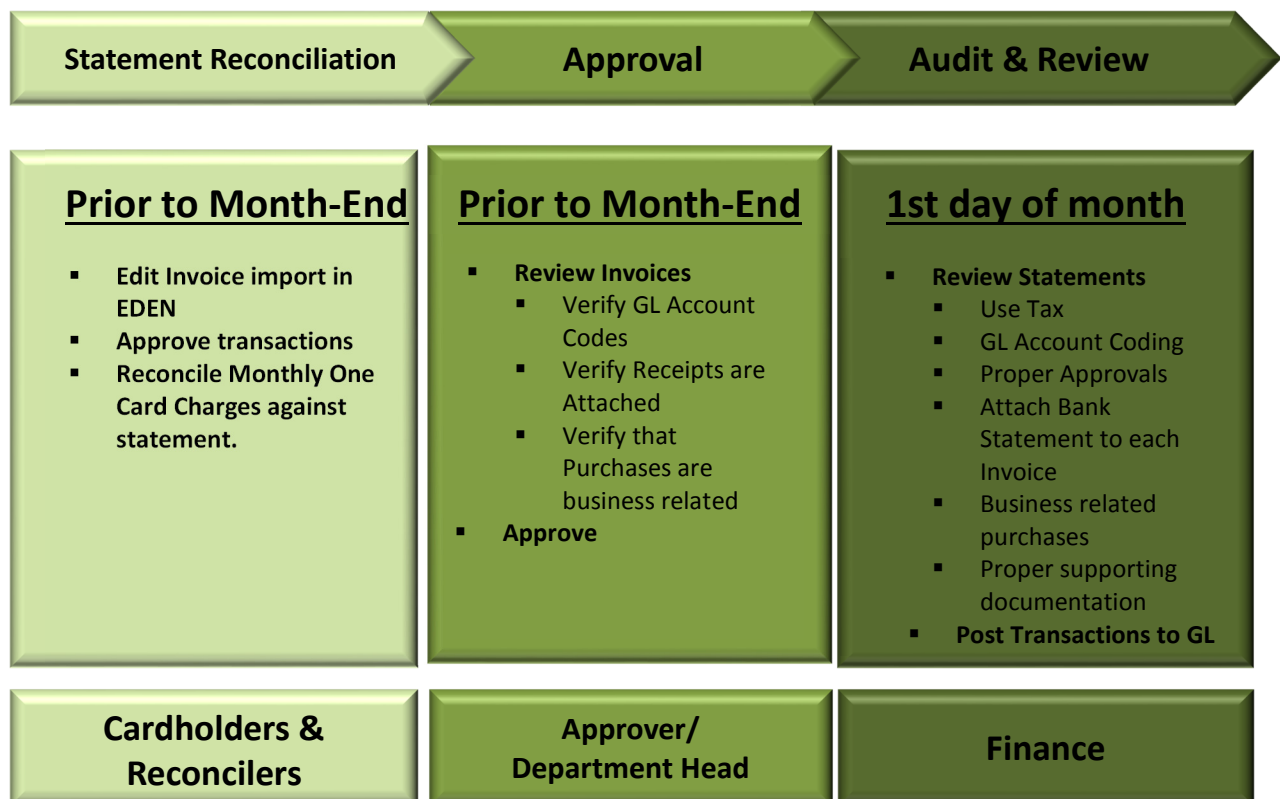


One Card Policy

RECONCILIATION PROCESS

Reconciliation Flowchart:

The reconciliation process consists of three stages. The process begins with editing the imported invoices and reconciling the statement. Then supervisors and Department Heads approve, followed by AP performing an audit and review. The One Card statements will close on the 24th of each month.





One Card Administrator email

heikom@cityofanacortes.org

One Card online documents on the Intranet

- One Card Policy
- One Card User Manual
- One Card Affidavit of Lost Receipt

Finance Department Contacts

Heiko Miles – One Card Administrator

Accountant - Finance

360-299-1947

heikom@cityofanacortes.org

Steve Hoglund – One Card Administrator

Director – Finance

360-293-1906

steveh@cityofanacortes.org

Lee Mosher – Accounts Payable

Accounts Payable – Finance

360-299-1962

leem@cityofanacortes.org

Agreement to Accept the U.S. Bank One Card

Dear _____,

The U.S. Bank One Card represents our company's trust in you. You are empowered as a responsible agent to safeguard company assets. Your signature below is verification that you have read the employee handbook and agree to comply with it as well as the following responsibilities. It also acknowledges that you have received the one card #_____

1. I understand the card is for company-approved purchases only and I agree not to charge personal purchases.
2. Improper use of this card can be considered misappropriation of company funds. This may result in disciplinary action up to and including termination of employment.
3. If the card is lost or stolen, I will immediately notify U.S. Bank by telephone. I will confirm the telephone call by mail or facsimile with a copy of the notification to the program administrator.
4. I agree to surrender the card immediately upon termination of employment, whether for retirement, voluntary or involuntary reasons.
5. The card is issued in my name. I will not allow any other person to use the card. I am considered responsible for any and all charges against the card.
6. All charges will be billed directly to and paid directly by the company. The bank cannot accept any monies from me directly; therefore any personal charges billed to the company could be considered misappropriation of company funds.
7. As the card is company property, I understand that I may be periodically required to comply with internal control procedures designed to protect company assets. This may include being asked to produce the card to validate its existence and account number. I may also be asked to produce receipts and statements to audit its use.
8. I will receive a Monthly Reconciliation Statement (MRS), which will report all activity during the statement period. Since I am responsible for all charges (but not for payment) on the card, I will resolve any discrepancies by either contacting the supplier or the bank.
9. The charges made against my card are automatically assigned to the cost center assigned to the card as specified by management. This code cannot be changed without management involvement. When changed, the new accounting code will not affect any charges made prior to the change but will affect future charges.
10. I understand the one card is not necessarily provided to all employees. Assignment is based on my need to purchase materials for the business and/or to provide for business travel. My card may be revoked based on change of assignment or location. I understand that the card is not an entitlement nor reflective of title or position.

Employee Signature

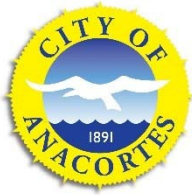
Approving Manager Signature

Employee Printed Name

Date

Approving Manager Printed Name

Date



AFFIDAVIT OF LOST OR DESTROYED RECEIPT

Employee Name _____

Department/Location _____

Last 4 digits of Card Number _____

I declare on oath that the original receipt for the transaction dated _____ in the amount of \$ _____ from _____ (vendor name), has been lost or destroyed. The vendor has been contacted (phone #) _____ and is not able to provide a duplicate receipt for this purchase. Please accept below detail of the transaction in lieu of an itemized receipt for this transaction.

I understand that falsification of the itemization of this purchase constitutes an act of fraud.

Item Purchased (must be detailed)	Amount

Please list each item on a separate line. Use a supplemental sheet if necessary

Employee Signature _____

Date

Department Director Signature _____

Date

PCard Administrator Signature _____

Date